

Amendments to Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

1. (Currently Amended) A computer-implemented method for facilitating use of a transaction account, said method comprising steps of:

establishing, using a programmed computer system, a first transaction account and a second transaction account, wherein said first and second transaction account are associated with first and second transaction account identifiers, respectively;

associating, using said programmed computer system, said first and second transaction account identifiers with a common account identifier;

receiving, using a programmed computer system by a computer for facilitating use of a transaction account, said a common account identifier, wherein a common transaction account is associated with said common account identifier, wherein said common transaction account is associated with a first transaction account and a second transaction account, wherein said first transaction account is associated with a first account identifier and a first authorizer, and wherein said second transaction account is associated with a second account identifier and a second authorizer;

recognizing, by said computer, said common account identifier as being associated with more than one account;

determining, by said computer, based on selection criteria, one of said first transaction account and said second transaction account [[s]] to access for processing a transaction, resulting in a selected transaction account, wherein said selection criteria include at least one of a plurality of biometric input identifiers respectively corresponding to said first and second transaction accounts, and a plurality of personal identification numbers respectively corresponding to said first and second transaction accounts, wherein said selection criteria further include said first transaction account being selected by default if in response to a transaction amount [[is]] being within a first range of amounts, and said second transaction account being selected by default if in response to said transaction amount [[is]] being within a second range of amounts, said first range of amounts and said second range of amounts being non-overlapping;

accessing, by said computer, said selected transaction account based on said determining step;[[and]]

communicating, by said computer, an authorization request to at least one of said first authorizer and said second authorizer in response to said computer determining said transaction is

processed by a respective at least one of said first transaction account and said second transaction account; and

processing, by said computer, the transaction via said selected transaction account.

2. (Currently Amended) The method of claim 1, further comprising a step of sending, by said computer, one bill to an account holder associated with said common account identifier, wherein said bill reporting information relates to both of said first and second transaction accounts.

3. (Currently Amended) The method of claim 1, comprising a step of replacing, by said computer, said common account identifier with one of said first and second transaction account identifiers associated with said selected transaction account during at least one of said accessing and processing steps.

4. (Currently Amended) The method of claim 1, further comprising steps of:
receiving, by said computer, a reconciliation file including said common account identifier;
recognizing, by said computer, said common account identifier as being associated with more than one account;

determining, by said computer, based on said selection criteria, at least one of said first and second transaction accounts to access for processing said transaction, resulting in a selected transaction account;

accessing, by said computer, said selected transaction account system based on said determining step; and processing the reconciliation file via a system associated with said selected transaction account.

5. (Currently Amended) The method of claim 1, wherein said common account identifier is identical to at least one of said first and second transaction account identifiers wherein a merchant is only provided with said common account identifier.

6. (Currently Amended) The method of claim 1, further comprising a step of associating a common account identifier with said first and second transaction accounts further comprising:

receiving, by said computer, an authorization from at least one of said first authorizer and said second authorizer; and

authorizing, by said computer, said transaction amount to said common account.

7. (Previously presented) The method of claim 1, wherein said selection criteria is modifiable by a user of said first and second transaction accounts.

8. (Currently Amended) The method of claim 1, further comprising a settlement

process comprising steps of:

processing a request for payment to [[said]]~~a merchant when said merchant submits a settlement record associated with said common account identifier;~~

~~recording transactions processed as settlement records in a settlement table; and paying said merchant.~~

9. (Currently Amended) A computer system for processing transactions, said system comprising a memory and at least one processor programmed to:

~~a first transaction account associated with a first transaction account identifier;~~

~~establish a second transaction account associated with a second transaction account identifier, wherein said first and second transaction accounts are associated with a common account identifier; and~~

receive a common account identifier, wherein a common transaction account is associated with said common account identifier, wherein said common transaction account is associated with a first transaction account and a second transaction account, wherein said first transaction account is associated with a first account identifier and a first authorizer, and wherein said second transaction account is associated with a second account identifier and a second authorizer;

determine, based on selection criteria, in substantially real time, one of said first and said second transaction accounts to access during a financial transaction, ~~wherein said selection criteria include at least one of a plurality of biometric input identifiers respectively corresponding to said first and second transaction accounts, and a plurality of personal identification numbers respectively corresponding to said first and second transaction accounts~~, wherein said selection criteria further include said first transaction account being selected by default if in response to a transaction amount [[is]] being within a first range of amounts, and said second transaction account being selected by default if in response to said transaction amount[[is]] being within a second range of amounts, said first range of amounts and said second range of amounts being non-overlapping; and

communicate an authorization request to at least one of said first authorizer and said second authorizer in response to said computer determining said transaction is processed by a respective at least one of said first transaction account and said second transaction account..

10. (Previously Presented) The system of claim 9, wherein said first and second transaction accounts each includes at least one of a credit account, debit account, loyalty account, phone card account, and a stored value account.

11. (Previously Presented) The system of claim 9, wherein said first and second

transaction accounts each includes at least one of a credit account, debit account, loyalty account, phone card account and a stored value account, and wherein one of said first and second transaction accounts is represented by a physical instrument having associated therewith indicia representing said common account identifier.

12. (Original) The system of claim 9, wherein the common account identifier is the first transaction account identifier.

13. (Currently Amended) The system of claim 9, ~~wherein the common account identifier is the first transaction account identifier, and wherein said first transaction account includes a credit account wherein a merchant is only provided with said common account identifier.~~

14. (Currently Amended) The system of claim 9, ~~wherein at least one of said first transaction account identifier, said second transaction account identifier and said common account identifier is associated with a transaction card further configured to:~~

receive an authorization from at least one of said first authorizer and said second authorizer;
and

authorize said transaction amount to said common account.

15. (Previously Presented) The system of claim 9, wherein said first transaction account includes a credit account and said second transaction account includes a stored value account, and wherein one of said first and second transaction accounts is represented by a physical instrument having associated therewith indicia representing said common account identifier, and wherein at least one of said first transaction account identifier, said second transaction account identifier and said common account identifier is associated with a transaction card.

16. (Previously Presented) The system of claim 9, wherein said selection criteria include at least one of transaction specific input based criteria and default criteria.

17. (Previously Presented) The system of claim 9, wherein said selection criteria include at least one of transaction specific input based criteria and default criteria, and wherein said transaction specific input based criteria include at least one of prompts at an automated teller machine and prompts at a point of sale terminal.

18. (Previously Presented) The system of claim 9, wherein said selection criteria include at least one of transaction specific input based criteria and default criteria, and wherein said default criteria include at least one of owner selected rules and card provider rules.

19. (Previously Presented) The system of claim 9, wherein said selection criteria include at least one of transaction specific input based criteria and default criteria, and wherein said default

criteria include at least one of minimum fund amount rules, maximum fund amount rules, type of transaction rules, and type of merchant rules.

20. (Previously Presented) The system of claim 9, wherein said selection criteria include at least one of transaction specific input based criteria and default criteria, and wherein said default criteria include always accessing the stored value card unless funds are not sufficient on said stored value card, whereupon the credit card account is accessed.

21. (Original) The system of claim 9, wherein a single billing statement is presented showing information about transactions on the credit card account and the stored value account.

22. (Currently Amended) A computer implemented method for facilitating management of a transaction account, said method comprising steps of:

receiving, by a computer for facilitating management of a transaction account, using a programmed computer system, transaction request information from a cardholder via a remote terminal, wherein said request includes a common transaction account identifier, wherein a common account is associated with said common account identifier and said common account is associated with a plurality of card holder transaction accounts; and

processing, by said computer using the programmed computer system, said common transaction account identifier to determine, based on selection criteria, which of said cardholder transaction accounts are associated therewith, wherein only one of said card holder transaction accounts includes a credit card account, and wherein said selection criteria include at least one of a plurality of biometric input identifiers respectively corresponding to a first transaction account and a second transaction account, and a plurality of personal identification numbers respectively corresponding to said first and second transaction accounts, wherein said selection criteria further include a first transaction account of said card holder transaction accounts being selected by default if in response to a transaction amount[[is]] being within a first range of amounts, and a second transaction account of said card holder transaction accounts being selected by default if in response to said transaction amount[[is]] being within a second range of amounts, said first range of amounts and said second range of amounts being non-overlapping.

communicating, by said computer, an authorization request to at least one of a first authorizer associated with said first transaction account and a second authorizer associated with a second transaction account in response to said computer determining said transaction is processed by at least one of said first transaction account and said second transaction account; and

authorizing, by said computer, said transaction request associating with said common

account identifier at said remoter terminal.

23. (Previously Presented) The method of claim 22, wherein another of said card holder transaction accounts includes a stored value account.
24. (Previously Presented) The method of claim 22, wherein at least one of said cardholder transaction accounts is an external transaction account.
25. (Currently Amended) The ~~apparatus~~-method of claim 22, wherein said remote terminal is a card reader.